



*Stewardship*



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*Stewardship of Money*  
*Matthew 25:14-30*



## *Introduction*

**King David writes in 1 Chronicles 29:12 “ Wealth and honor come from you; you are the ruler of all thing.”**

**In Psalm 24:1 he says “ The earth is the Lord’s, and everything in it, the world, and all who live in it.”.**

## *Introduction.*

- There are many other passages in the bible which makes it very clear that God is the owner of everything and we are the stewards.
- Like everything else, we need to be faithful managers of money which is entrusted to us by God.

## *Introduction.*

- **We need to invest wisely.**
- **We need to live within our means.**
- **We need to save money for the rainy days.**
- **We need to avoid unnecessary debt.**
- **We need to prepare for the future.**
- **We need to be generous givers.**

## We should invest wisely

- In the parable of talents in Matt. 25:14-30, Christ commended the servants who invested wisely. They multiplied their talents.
- We should keep following things in mind as we make investment decisions.

## We should invest wisely

- Start with prayer. Ask for wisdom. James 1:5
- Seek Godly counsel. Proverb 15:22
- Plant in the right soil. Gal. 6:7-9
- Maintain due diligence. Lk. 14:25-35
- Diversify your investments.
- Trust God. Deut. 8:18

## We should live within our means.

- We need know our monthly income and expenses. This means, we should make a budget and live according to that.
- According to Larry Burkett “ Financial bondage can result from lack of money or overspending. But it can also be caused from the misuse of an abundance of money.

**We should live within our means.**

**Some families have enough money to be undisciplined and get away with it. But true financial freedom requires that we be good stewards. That is only possible with self-discipline.”**

**I believe, that is the principle in Lk. 14:28-30**

## **28 Ways to know you are overextended**

- 1 You do not know how much debt you have and are afraid to add it up.
- 2 You pay monthly bills with money targeted for other obligations.
- 3 You pay the minimum payment on your credit cards each month.
- 4 You increase your credit limits on your credit cards.
- 5 You increase the number of your credit cards.
- 6 You pay off credit card payments with other credit cards.
- 7 You write postdated checks on regular basis.
- 8 You spend money in advance of payday and must hurry to the payday to cover the checks you have written.
- 9 You often have negative balance in your checkbook.
- 10 You receive regular overdraft notices from the bank.
- 11 You pay only the interest on the bank loans.
- 12 You increase the borrowing limits at the bank.
- 13 You do not have saving plan.
- 14 You can not live 3-6 months without regular monthly income.

## **28 Ways to know you are overextended**

- 15 You decrease your 401K or pension contributions at work.
- 16 Your mortgage payment or rent is more than 45 percent of your take home pay each month.
- 17 you are one or more month behind paying one or more bills.
- 18 You are behind in paying all your bills.
- 19 You cash in savings for household needs.
- 20 You cancel auto insurance on one or more cars.
- 21 You cancel your health insurance.
- 22 You pay regular household bills with borrowed money.
- 23 You borrow money to pay bills from an uncommon source.
- 24 You have received letter from collection agency.
- 25 You have something repossessed.
- 26 You have pending judgement that cannot be paid.
- 27 You are considering filing for bankruptcy.
- 28 You are paying bills with money normally given as tithe and offerings.